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FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: January 21, 2009

Fax No.: 571-273-8300

No. Pages: 3 (including cover)

Re: COMMUNICATION - U.S. Patent Application
Serial No. 10/045,080

To Whom It May Concern:

Please find transmitted herewith a COMMUNICATION for filing
in the above-identified application.

Respectfully Submitted,



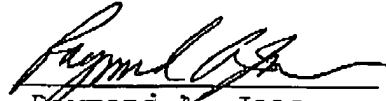
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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on January 21, 2009.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450


COMMUNICATION

Sir:

Applicant hereby notifies the Examiner of the existence of co-pending U.S. Patent Application Serial No. 12/283,838.

Entry of this Communication is respectfully
requested.

Respectfully Submitted,


Raymond A. Joao
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January 21, 2009

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